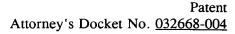


# 8 01-15.04.0W. Attorney's Docket No. 032668-004

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Pa	atent Ap	oplication of	)			
Daniel I. FLITCROFT et al.			)	Group Art Unit: 3628		
Application No.: 09/548,659			)	Examiner: J. Pwu	.v	
Filed:	led: April 13, 2000		)	) Confirmation No.: 7683		
For:	GENERATING PERSON-TO-PERSON-TO-BUSINESS, BUSINESS, TO-PERSON AND BUSINESS-TO-BUSINESS FINANCIAL TRANSACTIONS  INFORMATION D			SURE STATEMENT LETTER	RECEIVED JAN 0 7 2004	
Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450					<b>GROUP 3600</b>	
Sir:						
above-i		ed is an Information Dis d patent application.	sclosure Stateme	ent and accompanying form	PTO-1449 for the	
	[X]	No additional fee for submission of an IDS is required.				
	[]	[ ] The fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.				
	[]	A statement under 37 C.F.R. § 1.97(e) is also enclosed.				
	[ ]	A statement under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) are also enclosed.				
	[]	Charge \$	_to Deposit Ac	count No. 02-4800 for the	fee due.	
	[ ] A check in the amount of \$ is enclosed for the fee due.					
	d 1.21		this paper, and	ny appropriate fees under 3 to credit any overpayment licate.		
			Respectfully s	ubmitted,		
			Burns, Doan	e, Swecker & Mathis, L.	L.P.	
Date: _	Januar	y 6, 2 <u>004</u>	By: John F. C	Guay ion No. 47,248		
$\mathbf{n} \wedge \mathbf{n}$	1 4 ^ 4					

P.O. Box 1404 Alexandria, Virginia 22313-1404 (703) 836-6620





## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of	)
Daniel I. FLITCROFT et al.	) Group Art Unit: 3628
Application No.: 09/548,659	Examiner: J. Pwu
Filed: April 13, 2000	Confirmation No.: 7683
For: DELIVERY OF A SECURE MEANS OF GENERATING PERSON-TO-PERSON, PERSON-TO-BUSINESS, BUSINESS-TO-PERSON AND BUSINESS-TO-BUSINESS FINANCIAL TRANSACTIONS	RECEIVET JAN 0 7 2004 GROUP 3600

## **INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98:

United States Patent No. 6,422,462 Cohen July 23, 2002

Pursuant to 37 C.F.R. § 1.98, a copy of the cited document is enclosed.

This document is being submitted after a first Office Action on the merits but prior to the closing of prosecution, therefore under 37 C.F.R. § 1.97(c) a statement is enclosed.

I, the undersigned, hereby state that no item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three (3) months prior to the filing of this Information Disclosure Statement.



Information Disclosure Statement Application No. <u>09/548,659</u> Attorney's Docket No. <u>032668-004</u> Page 2

To assist the Examiner, this document is listed on the attached form PTO-1449. It is respectfully requested that an Examiner-initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

IAND E Guar

Registration No. 47.248

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Date: January 6, 2004